

Compass SPIA

Single Premium Immediate Annuity



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

Ameritas 
fulfilling life.

AN 1297 3-25

A man and a woman are laughing together in a garden. The man, with grey hair and a goatee, is wearing a light green polo shirt and has his hands on the woman's shoulders. The woman, with dark curly hair, is wearing a light purple button-down shirt and is laughing heartily. The background is a lush garden with green foliage and yellow flowers.

Compared to previous generations, your chances of living a longer, healthier life are greater than ever before. That means your retirement income needs to last longer too. Imagine the feeling of having money that lasts as long as you do.

With Compass SPIA you'll get a steady income stream that's guaranteed for life or as long as you choose.

At Ameritas, we believe it's possible to be prepared for retirement

We'll help provide you with guaranteed payments to help cover your essential expenses.

Living a long life sounds pretty good, as long as your money lasts as long as you do. How can you make sure you have enough to enjoy the retirement you've dreamed about?

Compass SPIA can help manage your retirement income. By converting a portion of your savings into a payment stream that lasts as long as you live, you can rely on these payments to help cover your essential expenses such as housing, healthcare and food. Other assets can then be directed to investments with more growth potential to help protect against inflation and market volatility.

Compass SPIA can also provide payments for a specific period of time, such as:

- Filling the income gap between early retirement and receiving Social Security benefits.
- Providing extra income during the early, more active years of retirement.
- Non-retirement needs, such as providing reliable payments to college students to cover living expenses.

Tax benefits

If you purchase your SPIA with money that has already been taxed, the payments you receive will be a combination of a return of principal and earnings. Only the earnings are taxed.

This difference is significant when you are relying on your account to provide a consistent income. You may pay fewer taxes on the periodic payments from a non-qualified immediate annuity and it can be guaranteed for life. No bank, mutual fund, stock dividend or bond interest can give you that guarantee.

You can also purchase Compass SPIA with pre-tax dollars, such as assets rolled over from an IRA, a tax-sheltered annuity or a qualified retirement plan. You continue to enjoy the benefits of tax-deferral and only pay taxes when income is withdrawn.

The Ameritas mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 130 years.

Though we're proud of our group ratings from Standard & Poor's and AM Best, we measure our success by how many people we've helped. By how many promises are kept. That's the true measure of who we are. We call what we've been doing fulfilling life.



Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.



AM Best

A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings assigned.

*Standard & Poor's rating applies to Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.



**Do you have enough saved for retirement?
How much will you need?**

Payments when and how you want them

The payment option you choose, your age and your premium will determine how much you will receive and how long it will last. You have your choice of a payment stream:

- Based on your life expectancy
- Based on your life and the life of another individual, such as your spouse
- Guaranteed for a fixed period of time

Protection from the uncertainty

An annuity can be a very powerful tool, providing direction to help overcome unnecessary risks with a steady, guaranteed income. Consider an annuity to help protect your financial future.

| Payment option examples | Benefit to you |
|---|--|
| Single payment for life | Provides guaranteed lifetime income to you. |
| Joint payment for life | Provides guaranteed lifetime income to you, your spouse, or other dependent of your choice. |
| Payments for a fixed period | You choose how long you want your income payments to last—between 5-20 years. |
| Payments for life with a fixed period | Provides guaranteed lifetime income, with payments guaranteed to last for a specified period. |
| Payments for life with a premium refund guarantee | If you should die before the total income payments received equal the initial premium amount, your beneficiary will receive the balance of your premium. |



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In approved states, Compass SPIA (form 2703) is issued by Ameritas Life Insurance Corp. **In Oregon, Compass SPIA (form 2703 OR) is issued by Ameritas Life Insurance Corp.** In New York, Compass SPIA (form 5703) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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